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the Coast of Africa, in each year from 1840 to 1848, both inclusive.

Years.	Number of Deaths.	Mortality per cent.	Years.	Number of Deaths.	Mortality per cent.
1840	35	4.1	1845	128	5.
1841	85	7.9	1846	98	3.3
1842	72	5.4	1847	81	2.5
1843	27	2.1	1848	63	2.2
1844	49	2.8			
			Mean	80	3.9

MISCELLANEA.

The Diseases of Tradesmen.—A curious work, from which, as it is probably seldom seen, we propose to make occasional extracts, to show the early notions which prevailed before more scientific enquiries were instituted on subjects affecting life and health, was published in 1705, entitled, "A Treatise of the Diseases of Tradesmen, shewing the various influence of particular trades upon the state of health; with the best methods to avoid or correct it, and useful hints proper to be minded, in regulating the cure of all Diseases incident to Tradesmen, written in Latin by Bern. Ramazzini, Professor of Physick at Padua, and now done into English, 1705." The preface itself contains, in the quaint language of the translator, the object and intention of the author.

"In the meantime I hope all candid physicians will excuse my imperfections upon the consideration that all trades are not followed and practised in one city or country, there being divers trades according to the variety of countries that may give rise to diseases. The shops or workhouses of Tradesmen are the only schools in which we can find any satisfactory knowledge of these matters; and out of these places I have endeavoured to pick whatever might best please the taste of the curious, and chiefly indeed to suggest such cautions as may serve to prevent, and cure the diseases to which tradesmen are usually subject. When a physician therefore is called to visit one of the poorer and meaner sort of people, I would advise him not to clap his hand to the pulse as soon as he comes into a room, without inquiring into the circumstance of the patient, nor to stand as 'twere in a transient posture, to prescribe where the Life of Man is concerned; but to sit down by the patient, let the place be never so sorry, and carefully interrogate him upon such things, as both the precepts of our art, and the offices of piety require us to know. The oracle of the Divine Head of our order informs us, that when a physician visits a patient, he ought to inquire into many things by putting questions to the patient, and the bystanders. *When you come to a sick Person, says Hippocrates, it behoves you to ask what uneasiness he is under, what was the cause of it, how many days he has been ill, how his belly stands, and what food he eat?* To which I'd presume to add one Interrogation more; namely, *what trade he is of?*"

The Diseases of Metal-diggers :—"Now the diseases that Metal-diggers and other such like artificers are liable to, are for the most part a difficulty of breathing, pthisick, apoplexy, palsy, cachexy, swellings of the feet, falling of the teeth, ulcers in the gums, pains and tremblings in the joynts, so that upon the whole, their lungs and brain are affected; but especially the lungs, which suck in the mineral spirits along with the air, and so receive the first onset; after which the same spirits, admitted within the verge of life and mingled with the blood, corrupt and taint the natural temperament of the brain, and the nervous juice from whence spring the tremblings, stupidity, and other disorders above mentioned. Hence is it that those who dig minerals in the mines are but short liv'd; and the women who marry 'em have the opportunity of matching several husbands; for Agricola is witness, that near the mines of the Carpathian

mountains women have been known to marry seven husbands. And Lucretius says of the same persons :—

Nonne vides, audisve perire in tempore parvo
Quam soleant et quam vitai copia desit."

After describing how the early Christians were condemned to the mines as a punishment, and from ancient authors and sculptors, what a wretched existence the miners were then compelled to lead, our author continues, "And even in our time I reckon the Mine-diggers are not much more handsome, for suppose they fed clean, and had good things about 'em, yet such is the influence of the dark and impure place they draw their breath in, that their looks speak the very shades below, even when they peep out into our purer air. In fine, let the mineral they dig be what it will, they are still liable to grievous diseases that oftentimes elude all manner of cure, even when proper things are prescribed; and indeed it seems to be a doubtful case whether we ought to reckon it a good and pious office, to prescribe Physick to such wretches, and thereby prolong a miserable Life."

Interest of Money in 1728.—"At the request of several gentlemen, who were purchasers of my *New Method for Valuing of Annuities upon Lives*, I have been prevailed upon to spend some more of my leisure hours in making the following *Estimate of Places for Life*; and finding upon observations that the purchasers of late have been allowed upwards of 9 per cent. for their money, I have therefore made my calculations at 9, 10, 11, and 12 per cent. Nor can I see why a purchaser should value his money at anything under the fore-mentioned rates, when he is buying of a place, if he considers that he is taking upon him an employ which may require labour and attendance to obtain the annual income such a place may be deemed to be worth: And, indeed, when he has put such a value upon his money, there is but a small variance from the usual allowances by cathedrals and colleges to the purchasers of the leases of their estates for a certain term of years." (The work, in the preface of which this paragraph appears, not being very often met with, and the title being, it is to be hoped, very descriptive of the contents, we quote it at length: "An Estimate of Places for Life, shewing, how many years purchase a Place for Life is worth; how long a Man must hold his Place to have the Value, Principal, and Interest, of the Purchase Money; how much he has coming in per cent. per annum for his Money; what a Place for Life is worth; the Income not exceeding £1000 per annum; all at One View: the whole being calculated upon the Chances of the Probabilities of Lives in General. To which is prefixed an Account of Places which are in the Disposal of the Lord Mayor, Aldermen, and Common Council of the City of London, also of others more immediately belonging to the Crown; being collected from the latest and best lists extant; wherein is shown the Nature and Respective Business of the Principal Officers, and in whose Gift most of the said Places are. The whole being Interspersed with Directions and Instructions for obtaining Places in General. By Richard Hayes, Teacher of Merchants' Accounts in Great Eastcheap, Author of the *New Method for Valuing Annuities upon Lives*. London: Printed for W. Meadows, at the Angel in Cornhill, M.DCC.XXVIII.")

Early Tables of Compound Interest.—"For the second part, which consists of simple interest and rebate, at several rates and times, they are already in every man's hands: And for tables of compound interest at several rates and times (for one pound only) are no new things: But the first that did ever take the pains to render them in such a form, as to resolve, by them, all such questions as relate to *anatocisme* or *compound interest*, by *addition* and *subtraction* only, without *multiplication* or *division* (as these will do), I account myself the only *drudge*; it being rather *labour* than *art* that brought it to what it is here rendered: And now, if any person shall object that the *pounds, shillings, pence, and farthings* will not answer in all cases (exactly) to what *decimal fractions*, to *eight, nine, ten, or more places* will afford; I answer it is true, and I know it as well as himself: But this *Enchiridion* was not published for *carping critics*, but for the use and benefit of honest dealers one with another; and it is of sufficient exactness to perform whatsoever is promised by it: and yet that exactness (as may be acquired) is not omitted; for if he please to advise with the later part of the Second Book hereof, in those particulars, he may there receive ample satisfaction to his expectation."

Rates of Interest in 1693.—"Concerning the using of these Tables, they are to be used all in the same manner, but each Table may most properly be appropriate to the nature of the thing to be purchased; as—

"1. The Table of five per cent. may most fitly be used in the purchasing of *freehold land*, which for its permanency, and being (of all other purchases) least liable to casualties, a man may, for the less profit, part with his money in such purchases.

"2. The Table of six per cent. (which is the present authorized rate for money) may most fitly be used in the purchase of *copyhold estates*, and in *leases of land*, the one being subject to *finer* upon every *alienation* and other services; the other being but for term of years, and so may want encouragement for the improvement of the same.

"3. The Table of *eight per cent.* may be used in the purchase of leases of land, and of good new built *houses well inhabited*, and standing in probable places for habitation.

"4. The Table of *ten per cent.* may be used in the purchase of leases of *indifferent houses*, for such are liable to many *casualties*, as wind, rain, fire, and such like, so that no man will lay out his money upon such leases, but he will have at least *ten per cent.* profit for his money."

Assurances upon goods from robbers and upon lives.—"Other Assurances are made upon goods that are sent by waggon or cart, &c., by land, from all robbers, or thieves, &c. Other Assurances are made upon the lives of men and women, at a rate that is moderate; for by this means, if you buy any place or office that is worth £1,000, or more, or less; and you have not money enough to purchase it, you borrow £400 or £500. Now, if you die, and are not in a condition to pay this money, it is lost: But if you ensure your life, then your friend that you did borrow it of, will have his money honestly paid him. Some Assurances are likewise made on the heads of men; as, if a man going for the *Streights*, and perhaps is in some fear that he may be taken by *Moors*, or *Turkish pirates*, and so made a slave, for the redemption of whom a ransom must be paid, he may (ere he goes on shipboard) go to the *Insurance-office*, and advance a *premium* accordingly upon a Policy of Assurance; and if he be taken into slavery in the voyage, the Assurer or Assurers must answer the ransom that is secured to be paid on the policy."

(The three preceding extracts are taken from an old volume entitled "*Panarithmologia*, being

A	$\left\{ \begin{array}{l} \text{Mirror} \\ \text{Breviate} \\ \text{Treasure} \\ \text{Mate} \end{array} \right\}$	For	$\left\{ \begin{array}{l} \text{Merchants,} \\ \text{Bankers,} \\ \text{Tradesmen,} \\ \text{Mechanicks,} \end{array} \right\}$
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And a Sure Guide for Purchasers, Sellers, or Mortgagers of Land, Leases, Annuities, Rents, Pensions, &c., in present Possession or Reversion, and A *Constant Concomitant* fitted for all Men's Occasions. Calculated and Published by W. Leybourn, 1693.")

Incident in the Life of Dr. Price.—"To the period nearly in which he was chosen Minister to the congregation at Hackney Mr. Price appears, from the preceding account, to have confined his studies almost exclusively to moral and religious subjects, but the different communications which he made to the Royal Society about this time seem to show that he was becoming less scrupulous in this respect, and disposed to consider philosophical enquiries not altogether inconsistent with the profession of a dissenting minister. In 1769, he wrote some observations addressed in a letter to Dr. Franklin, On the Expectations of Lives—the Increase of Mankind—and the Population of London—which were published in the *Philosophical Transactions* for that year. In May, 1770, he communicated to the Royal Society some observations On the proper mode of calculating the values of contingent reversions; and in the following December, he addressed another letter to Dr. Franklin On the effect of the aberration of light on the time of a transit of Venus over the Sun, both of which papers were also published in the *Philosophical Transactions* for that year. In the first of these papers he corrected an error into which M. De Moivre had fallen; and it may not be improper to mention a remarkable circumstance which attended the composition of it. From the high opinion which he entertained

of the accuracy of De Moivre, he conceived the error to be his own rather than that of so eminent a mathematician, and in consequence puzzled himself so much in the correction of it, that the colour of his hair, which was naturally black, became changed in different parts of his head into spots of perfect white. All this must have arisen from his usual diffidence in his own abilities; for no other cause can be assigned for his doubts and difficulties in a case which really admitted of none."—(Memoirs of the Life of the Rev. Richard Price, D.D., F.R.S. By William Morgan, F.R.S.)

Competition in Fire Insurance.—"The competition which causes the low rates brings *bad risks* and *doubtful customers*, together with a variety of evils, such as *wilful fires*, *lawsuits*, and consequent loss both of money and character, to the officers.

"The civil consequences of competition in this business are apparent to all who have had the adjustment of claims for loss by fire, particularly in the inducement it holds out to evil-disposed and dishonest tradesmen, and others to commit a crime that of late years has been but too common.

"It is an undoubted fact that wilful fire-raising and fraudulent and excessive claims have been more prevalent during the last seven to ten years than in all experience of Insurance Companies anterior to that time. This is evidently one of the greatest evils of competition in this branch of business, which causes each company to be so eager or careful of fame, or, more properly speaking, so fearful of being thought illiberal or litigious by the public, as to induce them rather to submit to be cheated, and made to pay fraudulent claims, than to evince the least indisposition to resist, or to endeavour to make an example much needed. This is a concomitant evil on competition; its influence has been generally felt; and all offices, one time or other, have been obliged (in order to maintain a character for promptness and liberality) to settle claims, where serious misgivings have been felt as to the cause of the fire, and in other cases, where no grounds for suspicion as to the origin of the fire have existed, have had to contend with the most exorbitant and unfair claims."—(Practical Remarks on the present state of Fire Insurance business, &c. By Fred. G. Smith, Esq., 1832.)

A Plea for Life Assurance.—"Many men intend to assure, but still they allow year after year to slip away, and the duty unperformed. Lolling in easy comfort in their warm homes, they cannot bring their minds to admit the possibility of their family being destitute. Let such parents—and they are too common—contemplate for one moment on what a precipice their offspring rests; hanging by the slender thread of life of him to whom they owe their own existence—a life which no sooner ceases than the brittle fabric on which they stood dissolves and leaves them beggars. Think for one moment of such a fate for those you have nurtured; rather bring them up in penury and want—inure them to all the privations which poverty brings in its train—rear them on coarse and humble fare—teach them from infancy to toil for daily bread, and then, when you are gone, the change will not be great; but do not make the luxuries of life necessities and then rudely deprive them of them. Let no man, therefore, rest till he has done this act of duty, called upon imperatively to perform by all the laws of God. Let him rouse his heart to a full sense of the fatal error he is labouring under; let him use every means in his power to make this provision *now*, so that he may be enabled to lay his head upon his pillow each night in the knowledge that, should he never see another sun, he has conferred a great boon upon his family, by leaving behind him the means of placing them at least beyond the reach of want." (A Plea for Life Assurance. By James Wyllie Guild, A.I.A., Accountant in Glasgow. Glasgow, 1850.)

REPORTS OF ASSURANCE COMPANIES.

In presenting to the readers of the *Assurance Magazine* the following condensed Reports of the various Assurance Companies, which have already appeared in the *Post Magazine* and other Public Journals, our only object has been to select the facts which represent the progress of